

Claims

- [c1] A method for facilitating the processing of requests for an item, comprising:
- receiving a communication from a caller, the communication including a request for said item;
 - obtaining information from the customer for use in processing the request;
 - evaluating a first set of criteria related to the information to determine if the request involves potential fraud;
 - selectively evaluating, based upon the evaluation of the first set of criteria, a second set of criteria related to the information to determine if the request involves potential fraud; and
 - outputting an indication of the evaluating step and using the indication to determine whether to issue the requested item.
- [c2] The method of claim 1, wherein said step of receiving a communication from a customer includes receiving a communication from a customer wherein said item is at least one of a good, service, transaction, financial account and financial card.
- [c3] The method of claim 1 wherein the evaluating the first

set of criteria step includes at least one of evaluating information from an automatic number identification service and information from a password provided by the caller.

- [c4] The method of claim 1, further including evaluating override criteria related to the customer for use in determining whether to issue the requested item.
- [c5] The method of claim 1, further including using the outputted indication to determine whether to authorize a transaction requested by the caller.
- [c6] An apparatus for facilitating the processing of requests for financial-related transactions, comprising:
 - a module configured to receive, via a communications network, a communication from a caller, the communication including a request for a particular financial card;
 - a module configured to obtain information from the customer for use in processing the request;
 - a module configured to evaluate a first set of criteria related to the information to determine if the request involves potential fraud;
 - a module configured to selectively evaluate, based upon the evaluation of the first set of criteria, a second set of criteria related to the information to determine if the request involves potential fraud; and

a module configured to output, via a network, an indication of the evaluating and using the indication to determine whether to issue the requested financial card.

- [c7] A method for facilitating the reduction of fraud associated with a transaction card account and a request for a particular financial card by a caller, said method comprising:
- receiving a communication from a caller, the communication including a request for a financial card and information for use in processing the request;
 - selectively evaluating first and second sets of criteria related to the information to determine if the request involves potential fraud; and,
 - performing an action related to the transaction card account based upon the evaluating step, including using the evaluating to determine whether to issue the requested financial card.
- [c8] The method of claim 7 wherein the selectively evaluating step includes evaluating information for an automatic number identification service and information for a password provided by the caller.
- [c9] The method of claim 7, further including using the outputted indication to determine whether to authorize a transaction requested by the caller.

- [c10] The method of claim 7, wherein said step of performing an action includes at least one of opening a transaction card account, closing a transaction card account, opening a related transaction account, changing demographic information related to said account and changing financial information related to said transaction card account.
- [c11] The method of claim 7, further including evaluating override criteria related to the customer for use in determining whether to perform the action related to the transaction card account.